

AMENDMENTS

In the Claims:

Please cancel claims 5-7, 20, 45, and 55 without prejudice, and amend claims 1, 16, 23-27, 31, 33, 40, 44, 46, 49, 50, 54, and 57-59 as follows. Changes in the amended claims are shown by underlining (for added matter) and strikethrough (for deleted matter). All the claims are reproduced below.

1. (Currently amended) A method for use in enabling check processing using a blank check at a point-of-sale, the method comprising:
 - ~~receiving a transaction amount;~~ amount at the point-of-sale;
 - ~~receiving~~ checking account information from a blank ~~check~~, and check at the point-of-sale;
 - receiving an electronic image of a face of the blank check at the point-of-sale;
 - storing the transaction amount, the checking account information, and the electronic image of a face of the blank check in at least one data storage unit;
 - generating an electronic check posting transaction request from the transaction amount and the checking account information; and
 - forwarding the electronic check posting transaction request for settlement.
2. (Original) The method of claim 1 further comprising receiving biometric information from an owner of the checking account.
3. (Original) The method of claim 1 further comprising receiving an electronic image of a handwritten signature from an owner of the checking account.
4. (Original) The method of claim 1 further comprising at least one of receiving information regarding a fingerprint of an owner of the checking account,

information regarding a retina or an iris of the customer, an image of a face of the customer, a voice print of the customer, and a personal identification number.

5. (Canceled)

6. (Canceled)

7. (Canceled)

8. (Original) The method of claim 1 further comprising storing a plurality of transaction amounts, a plurality of checking account information, and a plurality of electronic images of faces of blank checks, and transferring as a batch the plurality of transaction amounts, the plurality of checking account information, and plurality of electronic images of the faces of the blank checks to a warehouse data storage unit.

Claims 9-15. (Canceled)

16. (Currently amended) A method for check processing using a blank check at a point-of-sale, the method comprising:

receiving a transaction amount, amount at the point-of-sale;

receiving checking account information from a blank check, check at the point-of-sale;

receiving an electronic image of a face of the blank check, and check at the point of sale;

receiving biometric information from an owner of the checking account at the point-of-sale;

storing the transaction amount, the checking account information, the electronic image of a face of the blank check, and the biometric information in at least one data storage unit;

generating an electronic check posting transaction request from the

transaction amount and the checking account information; and
forwarding the electronic check posting transaction request for
settlement.

17. (Original) The method of claim 16 wherein the receiving the biometric information comprises receiving an electronic image of a handwritten signature from an owner of the checking account.

18. (Original) The method of claim 16 wherein the receiving the biometric information comprises at least one of receiving information regarding a fingerprint of an owner of the checking account, information regarding a retina or an iris of the customer, an image of a face of the customer, a voice print of the customer, and a personal identification number.

19. (Original) The method of claim 16 wherein the receiving the electronic image of the face of the blank check comprises obtaining the electronic image of the face of the blank check from an imager, and the receiving the biometric information comprises obtaining the electronic image of the handwritten signature from a signature capture device.

20. (Canceled)

21. (Original) The method of claim 16 further comprising storing electronic information regarding settlement of the check posting transaction request.

22. (Original) The method of claim 16 further comprising storing a plurality of transaction amounts, a plurality of checking account information, and the plurality of electronic images of faces of blank checks, and a plurality of biometric information, and transferring as a batch the plurality of transaction amounts, the plurality of checking account information, the plurality of electronic images of the faces of the

blank checks, and a plurality of the biometric information to a warehouse data storage unit.

23. (Currently amended) A method for enabling check processing using a blank check at a point-of-sale, the method comprising:

receiving ~~at the point-of-sale~~ a blank check from a customer at the point-of-sale;

receiving ~~at the point-of-sale~~ a transaction amount, amount at the point-of-sale;

receiving checking account information from a blank check, check at the point-of-sale;

receiving an electronic image of a face of the blank check, ~~and~~ check at the point-of-sale;

~~biometric information from the customer;~~

storing the transaction amount, the checking account information, and the electronic image of the blank check, and the biometric information in at least one data storage unit;

printing indicia on the face of the blank check to void the blank check; and

returning the voided blank check to the customer; and generating an electronic check posting transaction request from the transaction amount and the checking account information; and

forwarding the electronic check posting transaction request for settlement.

24. (Currently amended) The method of claim 23 ~~wherein the receiving the biometric information comprises~~ further comprising receiving an electronic image of a handwritten signature from the customer.

25. (Currently amended) The method of claim 23 ~~wherein the receiving the biometric information comprises~~ further comprising at least one of receiving information regarding a fingerprint of an owner of the checking account, information regarding a retina or an iris of the customer, an image of a face of the customer, a voice print of the customer, and a personal identification number.

26. (Currently amended) The method of claim 23 wherein the receiving the transaction amount, the checking account information, and the image of the blank check, ~~and the biometric information~~ comprises obtaining the transaction amount from a cash register, obtaining the checking account information from a magnetic ink character recognition reader, and obtaining the electronic image of the blank check from an imager, ~~and obtaining the biometric information from a biometric sensor.~~

27. (Currently amended) The method of claim 23 ~~wherein the receiving the biometric information comprises obtaining the~~ further comprising receiving biometric information from a financial terminal comprising a biometric sensor, the financial terminal being connectable to a communications network and to a cash register.

28. (Original) The method of claim 27 wherein the financial terminal further comprises a magnetic ink character recognition reader for obtaining the checking account information, and an imager for obtaining the electronic image of the face of the blank check.

29. (Original) The method of claim 28 wherein the financial terminal further comprises a printer for printing the indicia on the face of the blank check.

30. (Original) The method of claim 23 further comprising determining the check cashing privileges of the customer.

31. (Currently amended) A method for check processing using a blank check at a point-of-sale, the method comprising:

~~receiving at the point-of-sale~~ a blank check from a customer at the point-of-sale;

~~receiving at the point-of-sale a transaction amount,~~ amount at the point-of-sale;

receiving checking account information from a blank check, check at the point-of-sale;

receiving an electronic image of a face of the blank check, and check at the point-of-sale;

receiving biometric information from the customer at the point of sale;

storing the transaction amount, the checking account information, the electronic image of the blank check, and the biometric information in at least one data storage unit;

printing indicia on the face of the blank check to void the blank check;

returning the voided blank check to the customer;

generating an electronic check posting transaction request from the transaction amount, and the checking account information; and

forwarding the electronic check posting transaction request for settlement.

32. (Original) The method of claim 31 wherein the receiving the biometric information comprises receiving an electronic image of a handwritten signature from the customer.

33. (Currently amended) The method of claim 31 wherein the receiving the biometric information comprises at least one of receiving information regarding a fingerprint of an owner of the checking account, information regarding a retina or an iris of the customer, an image of a face of the customer, a voice print of the customer, and a personal identification number.

34. (Original) The method of claim 31 wherein the receiving the transaction amount, the checking account information, the image of the blank check, and the biometric information comprises obtaining the transaction amount from a cash register, obtaining the checking account information from a magnetic ink character recognition reader, obtaining the electronic image of the blank check from an imager, and obtaining the biometric information from a biometric sensor.

35. (Original) The method of claim 31 wherein the receiving the biometric information comprises obtaining the biometric information from a financial terminal comprising a biometric sensor, the financial terminal being connectable to a communications network and to a cash register.

36. (Original) The method of claim 35 wherein the financial terminal further comprises a magnetic ink character recognition reader for obtaining the checking account information, and an imager for obtaining the electronic image of the face of the blank check.

37. (Original) The method of claim 36 wherein the financial terminal further comprises a printer for printing the indicia on the face of the blank check.

38. (Original) The method of claim 31 further comprising determining the check cashing privileges of the customer.

39. (Original) The method of claim 31 further comprising storing electronic information regarding settlement of the check posting transaction request.

40. (Currently amended) A method for warehousing information relating to check transactions at a point-of-sale, the method comprising:

storing ~~in at least one data storage unit~~ a transaction amount, amount in at least one data storage unit;

storing checking account information from a blank ~~check~~, check in the at least one data storage unit;

storing an electronic image of a face of the blank ~~check~~, and check in the at least one data storage unit; and

storing biometric information from the owner of the checking account in the at least one data storage unit.

41. (Original) The method of claim 40 wherein the biometric information comprises an electronic image of a handwritten signature from an owner of the checking account.

42. (Original) The method of claim 40 wherein the biometric information comprises information regarding a fingerprint of an owner of the checking account, information regarding a retina or an iris of the customer, an image of a face of the customer, a voice print of the customer, and a personal identification number.

43. (Original) The method of claim 40 further comprising storing in the at least one data storage unit information regarding settlement of a check posting transaction request based on the transaction amount and the checking account information.

44. (Currently amended) A system for enabling check processing using a blank check at a point-of-sale, the system comprising:

a at least one processor for receiving a transaction ~~amount~~, amount at the point-of-sale;

said at least one processor operable for receiving checking account information from a blank ~~check~~, check at the point-of-sale;

said at least one processor operable for receiving an electronic image of a face of the blank ~~check~~, and check at the point-of-sale;

said at least one processor operable for receiving biometric information from an owner of the checking account at the point-of-sale; and

said at least one processor operable for transferring the transaction amount, the checking account information, the electronic image of a face of the blank check, and the biometric information to a at least one data storage unit;

said at least one processor operable for generating an electronic check posting transaction request from the transaction amount and the checking account information; and

said at least one processor operable for forwarding the electronic check posting transaction request for settlement.

45. (Canceled)

46. (Currently amended) The system of claim 45 wherein said at least one processor is operable to forward the check posting transaction request over a communications network for settlement.

47. (Original) The system of claim 44 further comprising a signature capture device for obtaining the biometric information comprising an electronic image of a handwritten signature from the owner of the checking account.

48. (Original) The system of claim 44 further comprising a biometric sensor for obtaining the biometric information comprising information regarding a fingerprint of an owner of the checking account, information regarding a retina or an iris of the customer, an image of a face of the customer, a voice print of the customer, and a personal identification number.

49. (Currently amended) A system of claim 44 further comprises a cash register comprising said at least one processor.

50. (Currently amended) A system of claim 44 further comprising a financial terminal comprising said at least one processor, and said financial terminal being

connectable to a cash register.

51. (Original) A system of claim 50 wherein said financial terminal comprises a signature capture device for obtaining the biometric information comprising an electronic image of a handwritten signature from the owner of the checking account.

52. (Original) A system of claim 44 further comprising a magnetic ink character recognition reader for obtaining the checking account information, and an imager for obtaining the electronic image of the face of the blank check.

53. (Original) A system of claim 44 further comprising a printer for printing the indicia on the face of the blank check.

54. (Currently amended) At least one program storage device readable by a machine, tangibly embodying at least one program of instructions executable by the machine to perform a method for enabling check processing using a blank check at a point-of-sale, the method comprising:

~~receiving a transaction amount;~~ amount at the point-of-sale;

~~receiving~~ checking account information from a blank check, check at the point-of-sale;

~~receiving~~ an electronic image of a face of the blank check, ~~and;~~

~~receiving~~ biometric information from an owner of the checking account at the point-of-sale; and

transferring the transaction amount, the checking account information, the electronic image of the face of the blank check, and the biometric information to a at least one data storage unit;

storing the transaction amount, the checking account information, the electronic image of a face of the blank check, and the biometric information in at least one data storage unit;

generating an electronic check posting transaction request from the

transaction amount and the checking account information; and
forwarding the electronic check posting transaction request for
settlement.

55. (Canceled)

56. (Original) The at least one program storage device of claim 55 further comprising receiving information regarding settlement of the check posting transaction request, and storing the information regarding settlement of the check posting transaction request.

57. (Currently amended) An article of manufacture comprising:
 at least one computer usable medium having computer readable program code means embodied therein for use in check processing using a blank check at a point-of-sale, the computer readable program code means in said article of manufacture comprising:

computer readable program code means for causing a computer to receive a transaction ~~amount~~, amount at the point-of-sale;

computer readable program code means for causing the computer to receive checking account information from a blank ~~check~~, check at the point of sale;

computer readable program code means for causing the computer to receive an electronic image of a face of the blank ~~check~~, and check at the point of sale;

computer readable program code means for causing the computer to receive biometric information from an owner of the checking account;

computer readable program code means for causing the computer to store the transaction amount, the checking account information, the electronic image of a face of the blank check, and the biometric information in at least one data storage unit;

computer readable program code means for causing a the computer to

generate an electronic check posting transaction request from the transaction amount and the checking account information; and

computer readable program code means for causing a the computer to forward the electronic check posting transaction request for settlement.

58. (Currently amended) The article of manufacture of claim 57 further comprising computer readable program code means for causing a the computer to store the transaction amount, the checking account information, the electronic image of the face of the blank check, and the biometric information.

59. (Currently amended) The article of manufacture of claim 58 further comprising computer readable program code means for causing a the computer to receive and store information regarding settlement of the check posting transaction request.

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